

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re: _____ : Case No. 15-54972
Robert Patridge, Jr.
Melanie Patridge : Chapter 13
Debtor(s) : Judge: Hoffman

CHAPTER 13 PLAN

NOTE: The term "Debtor" as used throughout this Plan shall reference either a single debtor or joint debtors. The term "Plan" shall refer to the plan filed in this case, as it may be amended, using the mandatory form plan adopted in this Division. All references to section (§) numbers are to sections of the United States Bankruptcy Code, 11 U.S.C. section § 101, et seq. The term "BR" shall refer to the Federal Rules of Bankruptcy Procedure. The term "LBR" shall refer to the Local Bankruptcy Rules of the Southern District of Ohio.

Amended Plan

All pre-confirmation amendments to an original Mandatory Form Plan shall be accomplished by filing a complete Plan with the changes highlighted or reflected in bold or italic typeface.

<input checked="" type="checkbox"/> Above Median Income	Insolvent unless otherwise marked below:	Dividend to Unsecured Creditors: <u>100</u> %
<input type="checkbox"/> Below Median Income	<input type="checkbox"/> Solvent Estate	

Debtor claims to be eligible for discharge under § 1328(f) unless otherwise marked below:

Debtor is not eligible for discharge under § 1328(f)
 Joint Debtor is not eligible for discharge under § 1328(f)

Debtor

(1) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on July 30, 2015

OR

(2) converted this case to a case under Chapter 13 on ("Petition Date").

A. PAYMENTS

A(1). Plan Payments.

The future earnings of Debtor are submitted to the supervision and control of the Trustee. Debtor shall pay the Trustee the sum of \$150.00 per month for months 1-2, then \$200.00 per month for months 3 through the end of the plan; then lump sum payment of \$300,000.00 from proceeds of the sale of the Debtors' residence per month (enter all step-payments), for a period not to exceed sixty months. Debtor shall commence payments within thirty days of the Petition Date, and distributions shall begin upon confirmation pursuant to § 1326(a). The effective date of the Plan shall be the date of entry of an order confirming the Plan.

From the payments so received, the Trustee shall make disbursements, subject to the Trustee's fee. The disbursement schedule is dependent upon receipt of regular monthly Plan payments. Any increases to monthly mortgage or escrow payments without corresponding changes to the Plan payment may impact the disbursement schedule. The Trustee has the discretion to calculate the amount and timing of distributions as is administratively efficient.

A(2). Pre-Confirmation Adequate Protection Payments/Lease Payments.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee, subject to his full fees, to the creditors listed below. Except as provided by § 501(c), secured creditors must file a proof of claim to receive payment. Unless otherwise ordered by the Court, these payments will be retained by the Trustee until confirmation and distributed after confirmation. If the case is dismissed or converted prior to confirmation, the Trustee will distribute the retained payments, pro rata, based on the adequate protection payment amounts.

Creditor	Property Description	Monthly Adequate Protection Payment
Kemba Financial Credit Union	2007 Chevy Avalanche	\$50.00

A(3). Administrative Expenses, Attorney Fees, and § 1326(b) Priority Payments.

Administrative expenses, unitemized attorney fees, itemized attorney fees under LBR 2016-1(b)(2)(B), and priority payments as required by § 1326(b) shall be paid concurrently with Class 2 claims. The total unitemized attorney fee for services (not to exceed the amount set forth in LBR 2016-1(b)(2)(A)), or the estimated itemized fee under LBR 2016-1(b)(2)(B) is \$ 3,500.00.

Debtor's attorney received \$ 807.00 prior to the Petition Date. The Trustee shall disburse a minimum monthly amount of \$ 50.00 to Debtor's attorney until the balance of \$ 2,693.00 is paid in full. Fees for independent appraisals of real estate and utility deposits will be paid as administrative expenses pursuant to § 503 upon the timely filing of a proof of claim. The Trustee may pay in one lump sum any administrative claim that is less than \$500.00

B. CLASS 1-CLAIMS SECURED BY REAL PROPERTY

Except as set forth in section B(3), all secured creditors secured only by a security interest in real property shall retain their liens until the later of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law.

B(1). Mortgage Payments Outside the Plan.

Regular monthly payments on the following mortgage claims will be paid directly by Debtor, if direct payments are permitted by LBR 3015-1(d)(1):

Creditor	Property Address
Kemba Financial Credit Union	8211 Riverside Drive, Powell, Ohio 43065

B(2). Conduit Mortgage Payments.

Regular mortgage payments on the following mortgage claims will be paid on a conduit basis by the Trustee, subject to his full fees, beginning with the first calendar month after the Petition Date, if conduit payments are required by LBR 3015-1(d)(1) or proposed by Debtor. Confirmation of the Plan shall impose an affirmative duty and legal obligation on the holders and/or servicers of mortgage claims to do all of the following, unless the case is dismissed or converted:

(a) Apply the post-petition conduit mortgage payments as post-petition monthly payments of principal and interest on the mortgage note, and, if applicable, as post-petition monthly payments of escrowed items such as insurance and/or real estate taxes. If such payments are placed into a suspense, forbearance or similar account, they will be deemed to have been applied pursuant to this subsection.

(b) Apply the payments received from the Trustee for payment on the arrearage, if any, only to such arrearage. The arrearage shall be deemed paid in full upon the entry of the discharge order in this case, unless otherwise ordered by the Court

(c) Deem the pre-petition arrearage contractually current upon confirmation of the Plan so as to preclude the imposition of late payment charges or other default-related fees and services.

(d) File and serve a Notice of Mortgage Payment Change on Official Form 10S1, within the deadline and in compliance with the service requirements set forth in BR 3002.1(b), to reflect any changes in the monthly mortgage payments or escrow amounts that occur during the term of the Plan. Upon the filing of a Notice of Mortgage Payment Change, the Plan shall be deemed modified to permit the Trustee to disburse the amended payment amount.

Creditor	Property Address	Monthly Conduit Mortgage Payment
-NONE-		

B(3). Liens and/or Mortgages to be Paid as Unsecured Claims.

The following claims secured by a lien and/or mortgage will be paid as unsecured claims concurrent with Class 5 general unsecured claims. Debtor shall file a separate motion or adversary proceeding to determine: (i) whether the property listed below vests free and clear of the lien(s) and/or mortgage(s) pursuant to § 1327 or (ii) whether the lien(s) and/or mortgage(s) listed below may be avoided pursuant to other applicable provisions of the Bankruptcy Code. Notwithstanding § 1327(a), confirmation of the Plan shall not be dispositive of: (i) the valuation of the collateral or (ii) the secured status of the claims. Debtor has standing and authority to file the motion or adversary proceeding; to the extent that the Trustee has standing to bring such action, standing is hereby assigned to Debtor.

Creditor	Property Address
Calvary Portfolio Services	None-filed in wrong county
Midland Funding LLC	8211 Riverside Drive, Powell, Ohio 43065
Portfolio Recovery Associates, LLC	8211 Riverside Drive, Powell, Ohio 43065

B(4). Liens and/or Mortgages Which May Be Modified.

Liens and/or mortgage claims listed in this subsection consist of any claims secured by real property *that is not the Debtor's principal residence* or secured by other assets in addition to the residence. To the extent the claim of the lien holder and/or the mortgage claim holder is in excess of the value of the estate's interest in the collateral, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the real property shall be valued for purposes of § 506 as set forth by Debtor below.

Creditor	Property Address	Value of Collateral	Interest Rate	Minimum Monthly Payment
-NONE-				

B(5). Real Property to be Surrendered.

(a) Debtor will surrender the following real property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Address
-NONE-	

(b) The Trustee shall not pay any claims secured by this real property until a timely filed secured proof of claim is amended to set forth the unsecured deficiency balance after disposition of the real property. Such amendments shall be filed no later than 365 days after confirmation of the Plan; amendments filed after that date shall be deemed disallowed and subject to discharge under § 1328 unless otherwise ordered by the Court. The Trustee will make no distributions in respect of mortgage payments, mortgage arrearages, or real estate taxes on surrendered real property, unless otherwise provided in the Plan or by order of the Court.

(c) Upon confirmation of the Plan, the automatic stay of § 362 shall be deemed modified to allow *in rem* disposition of the real property as necessary to effect the surrender.

NOTE: If, at any time after confirmation, sufficient funds are not available to make a full monthly payment on all Class 1 claims, at the Trustee's discretion, the available funds will be distributed pro rata on Class 1 claims. Any post-petition mortgage arrearages will be paid prior to payment of Class 2 claims.

C. CLASS 2—CLAIMS SECURED BY PERSONAL PROPERTY; UNEXPIRED LEASES

C(1). Lien Retention and Interest.

All secured creditors secured only by a security interest in personal property shall retain their liens until the earlier of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law. Unless otherwise stipulated or provided for below, secured creditors shall be paid interest at the rate of 4.25 %.

C(2). To Be Paid in Full (i.e., § 506 Does Not Apply).

The Trustee shall pay the following claims in full:

Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment
Kemba Financial Credit Union	2007 Chevy Avalanche	9/2014	\$16,203.00	4.25%	50.00

C(3). Claims to Which § 506 Applies.

(a) Claims listed in this subsection consist of any claims secured by personal property not described above. To the extent a secured creditor's claim is in excess of the collateral value, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the personal property shall be valued for purposes of § 506 at the lower of the creditor's valuation set forth on its proof of claim or the valuation set forth by Debtor below:

Creditor	Property Description	Purchase Date	Value of Collateral	Interest Rate	Minimum Monthly Payment

C(4). Personal Property to be Surrendered

Debtor will surrender the following property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
-NONE-	

C(5). Executory Contracts and Vehicle Leases.

(a) Debtor rejects the following executory contract(s) and/or vehicle lease(s) and any resulting claim shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
-NONE-	

(b) Debtor assumes the executory contract(s) and/or vehicle lease(s) listed below. The Trustee shall pay vehicle lease payments unless otherwise ordered by the Court. Debtor shall pay all other lease or executory contract payments unless otherwise specified below. All payments under this section will begin the first calendar month following the Petition Date.

Creditor	Property Description	Termination Date	Monthly Payment Amount To be Paid Directly by Debtor	Monthly Payment Amount To be Paid by Trustee
-NONE-				

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 2 claims, at the Trustee's discretion, the available funds will be paid pro rata on Class 2 claims and administrative expense claims.

D. CLASS 3-PRIORITY CLAIMS AND DOMESTIC SUPPORT OBLIGATIONS**D(1). Priority Claims.**

Class 3 claims will be paid pro rata and concurrently with Class 4 claims. All allowed claims entitled to priority under § 507(a) shall be paid in full unless: (i) otherwise provided for in § 1322(a), or (ii) the holder of a particular claim agrees to a different treatment of its claim. Any and all pre-petition penalties, and post-petition penalties and interest, that have accrued or will accrue on any such claims shall be treated as Class 5 general unsecured claims and shall not be entitled to priority.

D(2). Domestic Support Obligations.

(a) Domestic support obligations (DSOs) as defined in § 101(14A). Debtor shall pay all post-petition DSOs directly to the DSO creditor and not through the Trustee. Upon completion of the Plan, Debtor shall certify to the Court that all payments on post-petition DSOs have been made. If Debtor becomes subject to a DSO during the term of the Plan, Debtor shall file with the Court and serve on the Trustee a notice reflecting the nature of the DSO, and the name and address of the DSO creditor.

Pre-petition arrearages on DSOs shall be paid as follows:

Name of DSO Creditor	Name & Address of CSEA	Estimated Arrearage Amount, if any, to be Paid Directly by Debtor	Estimated Arrearage Amount, if any, to be Paid by Trustee
-NONE-			

(b) Name of governmental unit to which a DSO has been assigned, or is owed, or is recoverable by, and the estimated amount of the DSO:

Creditor	Governmental Unit	Estimated DSO Amount	To be Paid Directly by Debtor	To be Paid by Trustee
-NONE-				

E. CLASS 4-SECURED CLAIMS NOT OTHERWISE DESIGNATED**E(1). Payment of Class 4 Claims.**

Class 4 claims including itemized post-confirmation attorney fees per LBR 2016-1(c), pre-petition mortgage arrearages, pre-petition and post-petition lease arrearages, real estate taxes and other secured claims not otherwise designated shall be paid pro rata, concurrently and in full with Class 3 claims.

NOTE: No interest shall be paid on any pre-petition mortgage arrearages as part of the cure of the default if the mortgage was executed after October 22, 1994.

E(2). Pre-Petition Arrearages on Real Estate Mortgage(s).

The Trustee shall distribute payments to cure the following pre-petition mortgage arrearages:

Creditor	Property Address	Estimated Arrearage Amount
-NONE-		

E(3). Arrearages on Assumed Leases and Executory Contracts.

The Trustee shall distribute payments to cure the following arrearages on assumed leases and/or executory contracts:

Creditor	Property Address/Description	Estimated Arrearage Amount
-NONE-		

F. CLASS 5-GENERAL UNSECURED CLAIMS**F(1). Unsecured Dividend.**

After payment of allowed claims in Classes 1, 2, 3 and 4, allowed general unsecured claims shall be paid a dividend as provided on page one of the Plan.

Notwithstanding the expiration of the claims bar date, the Trustee is authorized to modify the Plan post-confirmation to ensure that the plan length meets the "applicable commitment period" provided by § 1325(b) by filing a motion with the Court.

F(2). Solvency.

If this is a solvent estate, all general unsecured claims shall be paid in full with interest at 2 %, unless otherwise provided.

G. MISCELLANEOUS PROVISIONS

G(1). Co-Debtor Claims not Otherwise Provided for in the Plan.

(a) The following co-debtor claims will be paid in full by the Trustee concurrently with Class 4 claims to protect the co-debtor:

Creditor	To be Paid in Full with Interest at Rate Specified Below	Minimum Monthly Payment, if Applicable
-NONE-		

(b) The following co-debtor claims will be paid as follows:

Creditor	To be Paid by Co-Debtor Outside the Plan	To be Paid Same Dividend as General Unsecured Claims
Kemba Federal Credit Union	X	

G(2). Sale of Property.

Debtor proposes to sell the real or personal property described below following Trustee and/or Court approval as required by LBR 6004-1(c)-(d). Debtor shall commit the net proceeds as follows:

Property Address/Description	Date by Which Sale Shall be Completed	Estimated Net Proceeds	Disposition of Net Proceeds
8211 Riverside Drive Powell, Ohio 43065	September 2016	\$360000.00	Debtors Retain \$60,000.00; \$300,00.00 in plan

G(3). Tax Returns.

All required tax returns have been filed except as provided below:

Tax Agency	Type of Tax	Tax Period	Date Return will be Filed
IRS	Personal Income	2011, 2012, 2013, 2014	September 1, 2015
State of Ohio	Personal Income	2011, 2012, 2013, 2014	September 1, 2015

G(4). Vesting.

Unless marked below, confirmation of the Plan vests all property of the estate in Debtor free and clear of any claim or interest of any creditor provided for by the Plan pursuant to § 1327(b) and (c).

Property of the estate shall not vest in Debtor upon confirmation but shall remain property of the estate until the case is dismissed, converted, or a discharge is issued, whichever occurs first.

G(5). Other Events

If any of the following occurs, Debtor shall fully and timely disclose the event to the Trustee and shall file any appropriate notice, application and/or motion with the Trustee and/or Court:

- Any change in marital status or child/spousal support payments;
- Any change in employment;
- Any change of address; and/or
- Any financial recovery to which Debtor becomes entitled for any reason, including without limitation, any personal injury claim, employment claim, workers' compensation claim, unemployment claim, inheritance, life insurance benefits, lottery proceeds or property settlement.

G(6). Insurance Information.

As of the Petition Date, Debtor's property is insured as follows:

Property Address/Description	Insurance Company	Policy Number	Full/Liability	Agent and Contact Information
8211 Riverside Drive Powell, Ohio 43065	Pekin Ins.			Karen DeStephen, 614-545-4500
2007 Chevy Avalanche	Progressive		full	Karen DeStephen, 614-545-4500
2001 Chevrolet Tahoe	Progressive		liability	Karen DeStephen, 614-545-4500
2002 Chevy Suburban	Progressive		liability	Karen DeStephen, 614-545-4500

G(7). Casualty Loss Insurance Proceeds (Substitution of Collateral).

If a motor vehicle is substantially damaged while subject to an unpaid secured claim, Debtor shall have the option, upon the filing of an appropriate motion, of using the proceeds of any insurance payable due to loss of the vehicle to: (i) repair the vehicle, (ii) pay off the balance of the secured claim if the secured creditor is a named loss payee on the policy, or (iii) substitute the collateral by purchasing a replacement vehicle. If Debtor purchases a replacement vehicle, the vehicle shall have a value not less than the balance of the unpaid secured claim, the lien of the creditor shall be transferred to the replacement vehicle, and the Trustee will continue to pay the allowed secured claim. Debtor may not purchase a replacement vehicle without Trustee and/or Court approval as required by LBR 4001-3(b)-(d).

G(8). Post-Petition Debt.

Debtor shall not incur any non-emergency consumer debt in excess of \$1,000 without Trustee and/or Court approval. LBR 4001-3(b)-(d).

H. SPECIAL PROVISIONS

The Special Provisions listed below, if any, are restricted to those items applicable to Debtor's particular circumstances.

NOTE: Special Provisions shall **NOT** contain a restatement of provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Bankruptcy Rules, nor shall this section contain boilerplate language regarding the treatment of mortgages, mortgage arrearages, proofs of claim, consumer protection provisions or the like. *See* General Order No. 7.

Special Provisions:

1. Any debts owed to Municipal Tax Investment, LLC and/or Franklin County Treasurer, arising from real estate tax liens secured by the property located at 8211 Riverside Drive, Powell, Ohio 43065 shall be paid in full at the time the property located at 8211 Riverside Drive, Powell, Ohio 43065 is sold.

2.

3.

The undersigned hereby certify(ies) that the Plan does not contain any alterations to the text of the Mandatory Form Plan, except as authorized by order of the Court.

Case Attorney:

/s/ Amy E. Gullifer

Amy E. Gullifer # 0074218

Dated:

November 11, 2015

Debtor

/s/ Robert Patridge, Jr.

Robert Patridge, Jr.

Dated:

November 11, 2015

Joint Debtor

/s/ Melanie Patridge

Melanie Patridge

Dated:

November 11, 2015

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:

Robert Patridge, Jr.
Melanie Patridge
Debtors

Case # 15-54972
Chapter 13
Judge Hoffman

NOTICE

Debtors, Robert Patridge & Melanie Patridge, have filed papers with the Court Amending their Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to grant the relief sought in the amended plan, then on or before **twenty-one (21) days from the date set forth in the certificate of service for the amended plan**, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to:

United States Bankruptcy Clerk's Office
170 N. High Street
Columbus, OH 43215

OR your attorney must file a response using the court's ECF System.

The court must **receive** your response on or before the above date.

You must also send a copy of your response either by 1) the court's ECF System or by 2) regular U.S. Mail to:

Amy E. Gullifer
302 S. Main Street
Marysville, OH 43040

Faye English, Chapter 13 Trustee
One Columbus
10 W. Broad Street, Suite 900
Columbus, OH 43215

U.S. Trustee's Office
170 N. High St., Suite 200
Columbus, OH 43215

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the amended plan and may enter an order granting that relief without further hearing or notice.

Date: November 11, 2015

/s/ Amy E. Gullifer
Amy E. Gullifer
302 S. Main Street
Marysville, OH 43040

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE:

Robert Patridge, Jr.
Melanie Patridge
Debtors

Case # 15-54972
Chapter 13
Judge Hoffman

CERTIFICATE OF SERVICE

I hereby certify that on November 11, 2015, a copy of the foregoing Amended Chapter 13 Plan was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Faye D. English, Chapter 13 Trustee;
U.S. Trustee's Office;

abarnes@sandhu-law.com
Attorney for Municipal Tax Investment, LLC

and on the following by **ordinary U.S. Mail** addressed to:

James Tebbutt
Attorney for Financial Credit Union, Inc.
P.O. Box 307370
Gahanna, Ohio 43230

And all Creditors on the attached matrix.

/s/ Amy E. Gullifer
Amy E. Gullifer #0074218
CANNIZZARO, BRIDGES,
JILLISKY & STRENG, LLC
Attorneys at Law
302 S. Main Street
Marysville, OH 43040
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0648-2

Case 2:15-bk-54972

Southern District of Ohio

Columbus

Wed Nov 11 10:12:34 EST 2015

Austin B Barnes III

Law Offices of Manbir S. Sandhu, LLC

1213 Prospect Avenue, Suite 300

Cleveland, OH 44115-1260

(p)BANK OF AMERICA

PO BOX 982238

EL PASO TX 79998-2238

Calvary Portfolio Services

7 Skyline Dr., 3rd Floor

Hawthorne, NY 10532-2162

Cavalry SPV I, LLC

500 Summit Lake Drive, Ste 400

Valhalla, NY 10595-1340

Chase Card

Po Box 15298

Wilmington, DE 19850-5298

Faye D. English

Chapter 13 Trustee

10 West Broad Street

Suite 900

Columbus, OH 43215-3449

FRANKLIN COUNTY TREASURER

373 S HIGH ST FL 17

COLUMBUS OH 43215-4591

Amy Elizabeth Gullifer

Cannizzaro, Bridges, Jillisky & Streng

302 S. Main Street

Marysville, OH 43040-1556

HFC-USA/Beneficial

Attn: Bankruptcy

961 Weigel Drive

Elmhurst, IL 60126-1029

Internal Revenue Service

P O Box 7346

Philadelphia, PA 19101-7346

Kemba Financial Credit Union

555 Officenter Place

Gahanna, OH 43230-5333

Levy & Associates

4645 Executive Dr.

Columbus, OH 43220-3601

Liam Patridge

8211 Riverside Drive

Powell, OH 43065-9559

Midland Funding LLC

8875 Aero Dr

San Diego, CA 92123-2255

Mnet Fin Inc

95 Argonaut

Aliso Viejo, CA 92656-4133

Municipal Tax Investment, LLC

121 S. 13th St Suite 201

Lincoln, NE 68508-1911

Melanie Patridge

8211 Riverside Drive

Powell, OH 43065-9559

Robert Patridge Jr.

8211 Riverside Drive

Powell, OH 43065-9559

Portfolio Recovery Associates, LLC

140 Corporate Blvd.

Norfolk, VA 23502-4952

State of Ohio Attorney General's Office

Revenue Recovery Division

101 E. Town St

Columbus, OH 43215-5187

James E Tebbutt

555 Officenter Pl.

Gahanna, OH 43230-5333

U.S. Attorney General's Office

303 Marconi Blvd #200

Columbus, OH 43215-2326

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)KEMBA Financial Credit Union, Inc

(u)Municipal Tax Investment, LLC

	End of Label Matrix
Mailable recipients	24
Bypassed recipients	2
Total	26